



***Regional Director's Actions Taken
Under Insurance Report of Activity***

**For More Information Contact the
Appropriate Regional Director or the Office
of Public and Congressional Affairs
(703) 518-6330**

SEPTEMBER 2003

Office of Examination and Insurance

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2003 THRU 9/30/2003

SINGLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	22	0	0	2	2,083
2	5	0	0	3	1,752
3	1	0	1	1	200
4	0	0	0	0	0
5	1	0	0	1	75
6	1	0	0	1	852
Total	30	0	1	8	4,962
%	96.8%	0.0%	3.2%		
COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	2	0	0
2	0	0	0	0	0
3	0	0	1	0	0
4	1	0	2	1	48,000
5	0	0	0	0	0
6	0	0	0	0	0
Total	1	0	5	1	48,000
%	16.7%	0.0%	83.3%		
LOW INCOME COMMUNITY EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	0	0	0
2	0	0	0	0	0
3	0	0	0	0	0
4	0	0	0	0	0
5	0	0	0	0	0
6	0	0	0	0	0
Total	0	0	0	0	0
%	0.0%	0.0%	0.0%		

MULTIPLE COMMON BOND EXPANSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	81	0	5	46	19,679
2	170	0	5	72	19,075
3	257	0	7	84	36,206
4	92	0	2	43	26,966
5	155	0	0	33	58,468
6	191	0	5	46	91,286
Total	946	0	24	324	251,680
%	97.5%	0.0%	2.5%		
COMMUNITY CONVERSION					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	3	0	2	3	2,892,205
2	5	0	0	5	2,134,161
3	0	0	8	0	0
4	4	0	5	4	2,667,828
5	2	0	1	2	175,296
6	3	0	1	3	958,091
Total	17	0	17	17	8,827,581
%	50.0%	0.0%	50.0%		
UNDERSERVED AREA					
Region	Approved	Denied	Deferred	# of FCU	Pot Mem
1	0	0	1	0	0
2	1	0	0	1	285,839
3	5	0	7	5	192,511
4	6	0	1	4	286,088
5	5	0	4	5	335,900
6	2	0	0	2	1,182,700
Total	19	0	13	17	2,283,038
%	59.4%	0.0%	40.6%		

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2003 THRU 9/30/2003

Charter Conversions				
Region	FISCU to FCU		FCU to FISCU	
	Number	Assets	Number	Assets (millions)
1	2	56,788,399	0	0
2	0	0	0	0
3	1	133,301,759	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	3	190,090,158	0	0

Insurance Applications				
Region	NICU to FCU	NICU to FISCU	Non CU to FCU	Non CU to FISCU
	Number	Number	Number	Number
1	0	0	0	0
2	0	0	0	0
3	0	0	0	0
4	0	0	0	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	0	0

Insurance Conversion								
Region	FCU to NICU		FCU to Non CU		FISCU to NICU		FISCU to Non CU	
	Number	Assets	Number	Assets	Number	Assets	Number	Assets
1	0	0	0	0	0	0	0	0
2	0	0	0	0	0	0	0	0
3	0	0	0	0	0	0	0	0
4	0	0	0	0	0	0	0	0
5	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0
Total	0	0	0	0	0	0	0	0

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2003 THRU 9/30/2003

CHARTER APPLICATIONS						
Region	FCU Charters			FISCU Charters		
	Number Denied	Number Approved	Potential Members	Number Denied	Number Approved	Potential Members
1	0	0	0	0	0	0
2	0	0	0	0	0	0
3	0	0	0	0	0	0
4	0	2	854,804	0	0	0
5	0	0	0	0	0	0
6	0	0	0	0	0	0
Total	0	2	854,804	0	0	0

MERGERS							
Region	Number Approved	Continuing		Merging		Assets of Merging	
		FCU	SCU	FCU	SCU	FCU	SCU
1	4	3	1	3	1	27,743,956	337,926
2	2	2	0	2	0	2,104,638	0
3	6	3	3	5	1	11,252,154	42,650,751
4	9	2	7	1	8	1,302,890	35,539,905
5	4	3	1	1	3	5,484,657	12,441,539
6	5	2	3	2	3	28,667,864	48,305,513
Total	30	15	15	14	16	76,556,159	139,275,634

INSURANCE REPORT OF ACTIVITY - SUMMARY

9/1/2003 THRU 9/30/2003

HOUSEKEEPING				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	5	0	0	5
2	1	0	0	1
3	72	0	0	9
4	2	0	0	2
5	11	0	0	8
6	14	0	0	4
Total	105	0	0	29

TIP				
Region	Number Approved	Number Denied	Number Deferred	Number of FCUs
1	0	0	0	0
2	0	0	1	0
3	0	0	0	0
4	0	0	1	0
5	0	0	0	0
6	0	0	0	0
Total	0	0	2	0

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

FEDERAL APPLICATIONS APPROVED

Charter No.	Region	Name and Location	Date of Approval	Potential Members
24706	4	CORNERSTONE NAT'L INS FCU COLUMBIA, MO	9/26/2003	1,412
Field of Membership:		Employees of Cornerstone Management Partners Inc., its wholly-owned subsidiaries, and insurance agents under contract with Cornerstone Management Partners, Inc., and its wholly-owned subsidiaries.		
	4	SOUTH SIDE COMMUNITY FCU CHICAGO, IL	9/9/2003	853,392
Field of Membership:		Persons who live, work, worship, attend school in, or participate in associations headquartered in the low-income area located within the city of Chicago, Cook County, Illinois, and comprised of the following census tracks: 3113-3115, 3303-3305, 3402-3406, 3501-3515, 3601-3605, 3701-3704, 3801-3820, 3901-3907, 4001-4008, 4101-4114, 4201-4212, 4301-4314, 4401-4409, 4501-4503, 4601-4610, 4701, 4801-4805, 4901-4914, 5001-5003, 5101-5105, 5201-5206, 5301-5306, 5401, 5501-5502, 5901-5903, 5905-5907, 6001-6016, 6101-6122, 6301, 6306, 6601, 6607, 6701-6720, 6801-6814, 6901-6915, 7101-7115, 7201-7203, 7206-7207, 7301-7307, 7501-7502, and 7505-7506; this area is bounded by: beginning in the northeast corner at Cermak Road and Lake Michigan; west along Cermak Road to the south branch of the Chicago River, southwest along the river to Halsted Street, north to Cermak Road, west to Western Avenue, south to 26th Street, west to the PENN R.R. tracks, south along the tracks to the Stevenson Expressway (Interstate 55), east along the expressway to Western Avenue, south to 69th Street, east to the PENN R.R. tracks, south along the tracks to 87th Street, west to Western Avenue, south to 119th Street (city limit), east to Ashland Avenue (city limit), south to 123rd Street (city limit), east to Halsted Street (city limit), south to 127th Street (city limit), west to Racine Avenue(city limit), south to the Little Calumet River (city limit), east then north then south along the river to 130th Street (city limit), east to the I.C.G. R.R. tracks (city limit), south along the tracks to the Little Calumet River (city limit), east along the river to Indiana Avenue (city limit), south to 138th Street (city limit), east to the Illinois-Indiana state line, north along the state line to Lake Michigan, north along the lake to Cermak Road; businesses or other legal entities located in the above described low-income area; persons participating in programs to alleviate poverty or distress in the above described low-income area; incorporated and unincorporated organizations located in or maintaining a facility in the above described low-income area;		

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

FIELD OF MEMBERSHIP EXPANSIONS

Charter No.	Region	Name and Location	Type of Group	Assets	Number of Members (5300)	Potential Membership Increase
Multiple Common Bond Expansion						
24310	1	UNIFIED PEABODY, MA	Occupational	\$170,975,562.00	49,365	4,000

FIELD OF MEMBERSHIP: Employees of Fuddruckers, Inc. who work in, or are paid or supervised from, or headquartered in Beverly, MA.

23521	1	DIGITAL MARLBOROUGH, MA	Associational	\$1,799,762,650.00	280,000	4,860
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FIELD OF MEMBERSHIP: Members of the Worcester County Horticultural Society located in Boylston, Massachusetts, who qualify for membership in accordance with its charter and bylaws in effect on March 20, 2003.

Community Conversion

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

22749	1	NORTH TONAWANDA CITY EMPLOYEES	Community	\$7,166,645.00	1,500	33,262
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NORTH TONAWANDA, NY

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the City of North Tonawanda, New York.

14003	1	TORRINGTON MUNICIPAL AND TEACHERS	Community	\$236,321,866.00	7,000	182,193
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TORRINGTON, CT

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Litchfield County, Connecticut.

4735	1	BETHPAGE	Community	\$1,465,069,682.00	410,000	2,676,750
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BETHPAGE, NY

FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in and businesses and other legal entities located in Nassau County, New York or the following portions of Suffolk County, New York: Town of Huntington; Town of Babylon; Town of Smithtown; Town of Islip; Town of Brookhaven; the Poospatuck Reservation; Town of Riverhead; or Town of Southold.

Multiple Common Bond Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

857	2	AFFINITY BASKING RIDGE, NJ	Occupational	\$1,303,512,137.00	165,000	8,000
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FIELD OF MEMBERSHIP: Employees of Extensis Holdings, LLC who work in, are paid from or are headquartered in Woodbridge, NJ.

Community Conversion

14180	2	TRW DANVILLE, PA	Community	\$15,984,239.00	2,994	176,095
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in, and businesses and other legal entities located in Northumberland, Montour, and Columbia Counties, Pennsylvania.

4446	2	1ST CHOICE COMMUNITY ERIE, PA	Community	\$23,775,786.00	10,000	371,209
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FIELD OF MEMBERSHIP: bcc: Reading / DOI Reading / SE Obidowski / EX Manzella

persons who live, work, worship, or go to school in, and businesses and other legal entities located in Erie and Crawford Counties, Pennsylvania.

15065	2	DELAWARE FIRST WILMINGTON, DE	Community	\$44,314,107.00	10,000	505,829
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FIELD OF MEMBERSHIP: Persons who live, work , worship, or go to school in, and businesses and other legal entities located in New Castle County, Delaware

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

13605	2	ABNB VIRGINIA BEACH, VA	Community	\$261,700,024.00	55,000	1,078,642
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FIELD OF MEMBERSHIP: Persons who live, work, worship, volunteer, or go to school in, and businesses and other legal entities in Isle of Wight and Southampton Counties, including the cities of Franklin, Chesapeake, Norfolk, Portsmouth, Suffolk, and Virginia Beach in Virginia.

Underserved

13242	2	CHARTWAY VIRGINIA BEACH, VA	Underserved area	\$835,506,132.00	2,484,513	285,839
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FIELD OF MEMBERSHIP: Persons who live, work (or regularly conduct business), worship, or attend school in, and businesses and other legal entities located in the underserved area in Providence County, Rhode Island, identified by Census Tracts 1.01, 1.02, 2.00, 3.00, 4.00, 5.00, 6.00, 7.00, 8.00, 9.00, 10.00, 11.00, 12.00, 13.00, 14.00, 15.00, 16.00, 17.00, 18.00, 19.00, 20.00, 21.00, 22.00, 23.00, 24.00, 25.00, 26.00, 27.00, 28.00, 29.00, 31.00, 32.00, 33.00, 34.00, 35.00, 36.01, 36.02, 37.00, 101.01, 102.00, 104.00, 105.02, 108.00, 109.00, 110.00, 111.00, 112.00, 141.00, 147.00, 150.00, 151.00, 152.00, 153.00, 154.00, 155.00, 156.00, 160.00, 161.00, 163.00, 164.00, 165.00, 166.00, 167.00, 171.00.

Multiple Common Bond Expansion

79	3	CAMPUS BATON ROUGE, LA	Associational	\$244,147,135.00	70,000	6,518
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FIELD OF MEMBERSHIP: Employees and members of Louisiana State Medical Society in Baton Rouge, Louisiana, who qualify for membership in accordance with its charter and bylaws in effect on October 30, 2002.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

Underserved

13573	3	BOWATER CAROLINA LANCASTER, SC	Underserved area	\$74,345,933.00	14,466	4,894
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the prescribed underserved community in Chester, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual;

Prescribed community: Census Tracts 209 and 210 bounded by the following:

The east by Lancaster and Chester County line, south by Fairfield County, then from the Chester/ Fairfield County line to the extreme southwest corner of the area north on Dawkins Road to Moffitt Creek Road, then north to Brown Road, west to Old Mill Road, north to Mountain Gap Road, southeast to Hunter Road, east to Richburg Road, northwest to Lancaster Highway, south to Fishing Creek Road, east to Deer Branch Road, east to Brown's Ferry Road, north to Brunson Road, east to Lancaster/Chester County line.

24410	3	SAVANNAH RIVER PLANT NORTH AUGUSTA, SC	Underserved area	\$354,388,300.00	185,743	11,211
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, businesses and other legal entities located in Allendale, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

12356	3	IBERVILLE PLAQUEMINE, LA	Underserved area	\$3,885,902.00	4,500	33,320
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Iberville Parish, Louisiana, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

24702	3	GULF WINDS PENSACOLA, FL	Underserved area	\$214,660,560.00	88,575	38,440
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, businesses and other legal entities located in Escambia County, Alabama, an underserved community as defined in Chapter 3, Section III, and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual.

13828	3	FORT JACKSON COLUMBIA, SC	Underserved area	\$347,269,139.00	125,272	104,646
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Sumter County, South Carolina, an underserved community as defined in Chapter 3, Section III and in accordance with Chapter 2, Section V of the NCUA Chartering and FOM Manual

Multiple Common Bond Expansion

INSURANCE REPORT OF ACTIVITY - DETAIL
Tuesday, September 30, 2003

7688	4	PHILIPS ELECTRONICS FORT WAYNE, IN	Occupational	\$220,844,954.00	136,185	4,048
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FIELD OF MEMBERSHIP: Employees of American Woodmark Corporation who work in, or are paid or supervised from Winchester, Virginia.

2567	4	LIMITS DEPOT CHICAGO, IL	Occupational	\$9,010,890.00	1,200	9,000
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FIELD OF MEMBERSHIP: Employees of the Chicago Transit Authority.

Community Expansion

24199	4	COMMUNITY FIRST LAKEVIEW, MI	Community	\$7,064,136.00	15,000	48,000
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, and businesses and other legal entities in eight townships in Mecosta County, MI, and 13 townships in Montcalm County, MI.

Community Conversion

10772	4	LAKES MONTICELLO, IN	Community	\$10,958,334.00	6,000	89,230
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Carroll, Jasper, Pulaski or White Counties in Indiana, plus Volunteers in the community.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

395	4	DAYTON FIREFIGHTERS DAYTON, OH	Community	\$26,183,059.00	3,900	559,062
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Montgomery County, Ohio and volunteers in the community.

264	4	HEARTLAND DAYTON, OH	Community	\$57,041,079.00	30,978	950,558
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the Dayton-Springfield, Ohio, Metropolitan Statistical Area (MSA) that is comprised of Montgomery, Clark, Greene, and Miami Counties in Ohio; Members of record of this credit union as of the date of conversion to a community field of membership; and Volunteers in the Community.

7393	4	COLUMBUS METRO COLUMBUS, OH	Community	\$78,474,941.00	330,000	1,068,978
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Franklin County, Ohio.

Underserved

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

4853	4	DOWNRIVER COMMUNITY ECORSE, MI	Underserved area	\$106,975,319.00	258,774	10,546
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of census tracts 5245, 5247, and 5248 in Wayne County, Michigan.

16993	4	PEOPLES NITRO, WV	Underserved area	\$55,577,933.00	200,000	25,957
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or go to school in, or businesses and other entities in the underserved area consisting of Mason County, West Virginia.

24236	4	HUNTINGTON C & O RAILWAY EMPLOYEES HUNTINGTON, WV	Underserved area	\$28,292,685.00	9,500	42,903
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of Wayne County, West Virginia.

20324	4	ALLOY EMPLOYEES ALLOY, WV	Underserved area	\$12,912,443.00	2,600	47,579
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FIELD OF MEMBERSHIP: Persons who live, work, worship, attend school in, and businesses and other legal entities located in the underserved area comprised of Fayette County, West Virginia.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

24236	4	HUNTINGTON C & O RAILWAY EMPLOYEES HUNTINGTON, WV	Underserved area	\$28,292,685.00	9,500	62,319
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of Lawrence County, Ohio.

24236	4	HUNTINGTON C & O RAILWAY EMPLOYEES HUNTINGTON, WV	Underserved area	\$28,292,685.00	9,500	96,784
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the underserved area comprised of Cabell County, West Virginia.

Multiple Common Bond Expansion

6178	5	AUSTIN AREA TEACHERS AUSTIN, TX	Occupational	\$442,796,216.00	100,000	7,500
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FIELD OF MEMBERSHIP: Students attending the Del Valle Independent School District in Del Valle, Texas.

177	5	SHELL EMPLOYEES HOUSTON TEXAS HOUSTON, TX	Occupational	\$264,231,676.00	350,000	10,000
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FIELD OF MEMBERSHIP: Employees of Quanta Services, Inc., who work in, are paid from, or are supervised from Houston, Texas.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

14369	5	AURORA SCHOOLS AURORA, CO	Occupational	\$71,827,438.00	9,600	32,219
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FIELD OF MEMBERSHIP: Students attending schools in the Aurora Public School District in Aurora, Colorado.

Community Conversion

2874	5	SIOUX EMPIRE SIOUX FALLS, SD	Community	\$40,238,825.00	11,297	172,412
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in Minnehaha County or Lincoln County, South Dakota

Underserved

9469	5	MARISOL PHOENIX, AZ	Underserved area	\$24,962,603.00	500,000	21,576
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities in an underserved area in a portion of Phoenix, Arizona, defined as follows: Beginning at the intersection of North 7th Avenue and E. McDowell road, heading south on North 7th Avenue to W. Van Buren Street, heading east on W. Van Buren Street to North 28th Street, heading north on North 28th Street to East Roosevelt Street, heading north on North 24th Street to E. McDowell Drive, heading west on E. McDowell Drive to the beginning point.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

1608	5	MESA COUNTY TEACHERS GRAND JUNCTION, CO	Underserved area	\$296,406,135.00	15,000	35,339
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FIELD OF MEMBERSHIP: persons who live, work, worship or attend school in, and businesses and other legal entities located within the underserved area defined by the following boundaries in Mesa County, Colorado: beginning at the intersection of I-70 and 22 Road proceeding east on I-70 to 25 Road then south on 25 Road to US Highways 6 and 50 then southeast on US Highways 6 and 50 to North Avenue then east on North Avenue to 7th Street then north on 7th Street to Patterson Road then east on Patterson Road to 29 Road then south on 29 Road to North Avenue then east on North Avenue to 30 Road at 30 Road continuing northeast on US Highway 6 to 32 Road then south on 32 Road to E Road then east on E Road to 33 Road then northeast on 33 Road to 33³/₄ Road then south on 33³/₄ Road to the Colorado River following the Colorado River west and northwest to Railroad Blvd then northeast on Railroad Blvd to River Road then northwest on River Road to the intersection of 22 Road and I-70.

3080	5	SAN ANGELO SAN ANGELO, TX	Underserved area	\$11,004,396.00	2,900	103,079
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FIELD OF MEMBERSHIP: Tom Green County, Texas

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

9090	5	TULSA POSTAL TULSA, OK	Underserved area	\$19,328,435.00	20,000	175,809
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FIELD OF MEMBERSHIP: persons who live, work, worship, or attend school in and businesses and other legal entities located in the North Tulsa underserved area in Tulsa County, Oklahoma as defined below:

Starting at the western most point at the intersection of Shell Creek and the Osage County-Tulsa County line, follow Shell Creek southeast to the Arkansas River, following the river easterly to West 27th Street, continue on West 27th Street east becoming West 26th Street to South 69th Street, south on South 69th Street to West 27th Street, then east to South 65th West Ave, follow South 65th West Ave south to West 61st Street, east on West 61st Street to the Arkansas River, north along the Arkansas River to West 21st Street, east on West 21st Street to South 145th East Avenue, then north on South 145th East Avenue to East Admiral Place, east on East Admiral Place to the Tulsa County-Rogers County line, follow the county line west then north to East 66th Street North, west on East 66th Street North to North Mingo Road, south on North Mingo Road to Mohawk Boulevard, west on Mohawk Boulevard to East 56th Street North, continue west on East 56th Street North to Bird Creek, follow Bird Creek southwest, then northwest back to East 56th Street North, continue west to US Highway 75, follow US 75 north to East 126th Street North, then west on East 126th Street North to State Highway 11, State Highway 11 south to Hominy Creek, then follow Hominy Creek northwest to the Tulsa County-Osage County line, then south and west back to the starting point

Multiple Common Bond Expansion

10351	6	LA LOMA LOMA LINDA, CA	Associational	\$50,505,580.00	15,000	63,443
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FIELD OF MEMBERSHIP: Members of churches within the Southeastern California Conference of Seventh-day Adventists.

Community Conversion

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

5285	6	UNION-WALLOWA-BAKER LA GRANDE, OR	Community	\$11,516,342.00	7,050	48,277
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FIELD OF MEMBERSHIP: Persons who live, worship, work in, or attend school in, and businesses and other legal entities located in Union, Baker, and Wallowa Counties, Oregon.

6616	6	WEST ONE PLEASANTON, CA	Community	\$57,225,427.00	25,000	448,695
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in the following prescribed community:

Prescribed community: That portion of Contra Costa County, California beginning at the intersection of the Caldecott Tunnel and the Contra Costa County line, proceeding north along an imaginary line to the terminus of Canyon Lake Drive and the Contra Costa County line, proceeding east along the Contra Costa County line to the McAvoy Boat Harbor, proceeding south along an imaginary line from the McAvoy Boat Harbor to terminus of Bailey Road, proceeding south along Bailey Road to the intersection of Clayton Road, proceeding southeast along Clayton Road to the intersection of Marsh Creek Road, proceeding southeast along Marsh Creek Road to the intersection of Morgan Territory Road, proceeding south along Morgan Territory Road to the intersection of the Contra Costa County line, proceeding west and north on the Contra Costa County line to the intersection of the Caldecott Tunnel.

11504	6	OREGON COQUILLE, OR	Community	\$126,318,928.00	385,000	461,119
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Washington County, Oregon.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

Underserved

11504	6	OREGON COQUILLE, OR	Underserved area	\$126,318,928.00	385,000	487,641
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Coos County, Douglas County, and Lane County, Oregon; Coos County, Douglas County, and Lane County, Oregon; meet the underserved “investment area” definition of Section 109©(2) of the Federal Credit Union Act.

3804	6	KERN SCHOOLS BAKERSFIELD, CA	Underserved area	\$1,026,428,718.00	261,500	695,059
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FIELD OF MEMBERSHIP: Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Kern County, California; Kern County, California meets the underserved “investment area” definition of Section 109(c)(2) of the Federal Credit Union Act.

<u>Single Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	30	107
Number of Expansions Denied	0	0
Number of Expansions Deferred	1	25
Number of FCUs Receiving Expansions	8	35
Number of Potential Members Added	4,962	2,262,124

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

<u>Multiple Common Bond Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	946	8,584
Number of Expansions Denied	0	31
Number of Expansions Deferred	24	377
Number of FCUs Receiving Expansions	324	981
Number of Potential Members Added	251,680	1,479,945

<u>Community Expansions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	1	16
Number of Expansions Denied	0	0
Number of Expansions Deferred	5	24
Number of FCUs Receiving Expansions	1	16
Number of Potential Members Added	48,000	2,522,882

<u>Community Conversions</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	17	100
Number of Expansions Denied	0	2
Number of Expansions Deferred	17	90
Number of FCUs Receiving Expansions	17	100
Number of Potential Members Added	8,827,581	45,899,029

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

<u>Underserved</u>	<u>Current Month</u>	<u>YTD</u>
Number of Expansions Approved	19	212
Number of Expansions Denied	0	4
Number of Expansions Deferred	13	145
Number of FCUs Receiving Expansions	17	133
Number of Potential Members Added	2,283,038	19,144,564

<u>TIP</u>	<u>Current Month</u>	<u>YTD</u>
Number of TIPs Approved	0	0
Number of TIPs Denied	0	0
Number of TIPs Deferred	2	3
Number of FCUs Receiving TIPs	0	0

<u>Housekeeping</u>	<u>Current Month</u>	<u>YTD</u>
Number of Housekeeping Approved	105	1512
Number of Housekeeping Denied	0	3
Number of Housekeeping Deferred	0	101
Number of FCUs Receiving Housekeeping	29	274

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

MERGERS APPROVED

Continuing Charter No.	Reg.	Name and Location of Continuing CU	Continuing CU Assets	Merging Charter No.	Name and Location of Merging CU	Merging CU Assets	Reason for Merger
9537	1	GREATER NIAGARA NIAGARA FALLS, NY	\$9,047,756.00	10721	CARBORUNDUM N F NIAGARA FALLS, NY	\$9,158,376.00	EXPANDED SERVICES

Continuing Field of Membership: Employees of the Union Carbide Corporation, Carbon Products and Praxair, Inc. who work in Niagara Falls, New York; along with many other employee and associational groups.

Merging Field of Membership: Employees of Carborundum Corporation, a subsidiary of St. Gobain, who work in Niagara or Erie County, New York; along with other employee groups.

855	1	NUTMEG STATE ROCKY HILL, CT	\$278,474,339.00	20849	CONNECTICUT STATE GRANGE GLASTONBURY, CT	\$1,259,376.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of the Southern New England Telephone Company, Western Electric Company and American Telephone & Telegraph Company who work in various exchange areas in Connecticut; and many other employee groups.

Merging Field of Membership: Member of the Connecticut State Grange in Glastonbury, Connecticut; members of its Pomona and Subordinate Granges in Connecticut and three other employee groups.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

62983	1	CENTRAL VERMONT TEACHERS VEA BARRE, VT	\$13,249,540.00	64881	NORTHWEST TEACHERS (VEA) ST ALBANS, VT	\$337,926.00	EXPANDED SERVICES
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Continuing Field of Membership: (State chartered) Those who are employed by, or persons retiring or pensioners or annuitants from the school departments, public or private, in Washington, Orange Lamoille, Orleans Counties, and other towns.

Merging Field of Membership: (State chartered) Those who are employed by, or persons retiring or pensioners or annuitants from the school departments, public or private, in Franklin County and Grand Isle County, Vermont.

8854	1	ROCHESTER UKRAINIAN ROCHESTER, NY	\$82,122,886.00	18531	SELF RELIANCE SYRACUSE N Y SYRACUSE, NY	\$17,326,204.00	EXPANDED SERVICES
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Continuing Field of Membership: Members of the Ukrainian National Association, Inc. or the Ukrainian Workingmen's Association, in Rochester, New York; and other Ukrainian associations and different denomination Ukrainian churches.

Merging Field of Membership: Regular members of the Self Reliance Association, located in Syracuse, New York, who live or work in Onondaga, Cayuga, Broome, Oneida, Cortland, or Madison counties in New York, and who qualify for membership in accordance with its charter and bylaws in effect on May 23, 1995.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

15139	2	BERGEN DIVISION ORADELL, NJ	\$4,604,515.00	12954	ELIZABETH TRANSPORT NEWARK, NJ	\$964,630.00
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Continuing Field of Membership: SCB serving the employees of NJ Transit who work in Oradell or Paterson, NJ.

Merging Field of Membership: MCB serving employees of NJ Transit who work in Elizabeth, Oldbridge or Irvington, NJ, or Allentown, PA; employees of Reichold Chemical Inc., who work in or are paid from White Plains, NY; and employees of Alcan Metals Co. who work in Union or Woodbridge, NJ.

2740	2	USX CRANBERRY TOWNS, PA	\$118,084,977.00	23841	W W M IRWIN, PA	\$1,140,008.00	EXPANDED SERVICES
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Continuing Field of Membership: Multiple common bond credit union serving many groups.

Merging Field of Membership: A single common bond federal credit union serving employees of the Westinghouse Electric Corporation., who work at the Waltz Mill site in Madison, PA and work at the Banco Park site in North Huntington, PA,.

60919	3	S. C. STATE COLUMBIA, SC	\$310,101,513.00	19383	BASF EMPLOYEES ANDERSON, SC	\$7,439,994.00	EXPANDED SERVICES
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Continuing Field of Membership: Members of the S.C. State Employees' Association and members of their families and Associations of such people; provided, that no state employee can be a member of this CU as a family member, unless a membe of the Association.

Merging Field of Membership: Employees of BASF Corporation Fibers Division who work in Anderson County, South Carolina

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

4425	3	GEORGIA COASTAL	\$13,127,074.00	14345	GLYNN BRUNSWICK MEM HOSP EMP	\$1,026,136.00
		BRUNSWICK, GA			BRUNSWICK, GA	

Continuing Field of Membership: Employees of Hercules, Incorporated, who work in or have headquarters in Brunswick, Georgia and several other SEGs

Merging Field of Membership: Employees of Glynn Brunswick Memorial Hospital and of its leased departments who work at the Glynn Brunswick Memorial Hospital in Brunswick, Georgia;
 Employees of Golden Isles Women's Specialists and William G. Grubb, M.D. who work in Brunswick, and St. Marys, Georgia;
 employees of Herman Levy, M.D., Internal Medicine Associates of Glynn, P.C., Barbara L. Davies, M.D. and Medical Services of Glynn who work in Brunswick, Georgia;
 Employees of C. J. Cottle Enterprises and Friedrich Medical Center, P.C., who work in Brunswick, Georgia;

67701	3	GREATER EASTERN	\$27,034,854.00	68134	JOHNSON CITY FEDERAL EMPLOYEES	\$42,650,751.00	LOSS / DECLINING FIELD OF MEMBERSHIP
		JOHNSON CITY, TN			JOHNSON CITY, TN		

Continuing Field of Membership: Veterans Administration, Federal Employees, Community Charter in Washington, Carter and Unicoi Counties, Johnson City Postal Employees, Jonesborough Postal Employees, family members of eligible members

Merging Field of Membership: Postal employee of Johnson City, TN, except post offices that have their own credit union.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

68144	3	HURD EMPLOYEES GREENEVILLE, TN	\$2,302,090.00	15549	KAYDON 6-G GREENEVILLE, TN	\$173,768.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Hurd Corporation and employees of Kaydon Corporation, located in Greenville, Tennessee

Merging Field of Membership: Employees of Keene Corporation, Filtration Division, who work in Greenville, Tennessee

5974	3	SOUTHERN SECURITY MEMPHIS, TN	\$77,420,928.00	9993	MEMPHIS NITROGEN MILLINGTON, TN	\$2,444,061.00	LACK OF SPONSOR SUPPORT
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Continuing Field of Membership: Employees of the Firestone Tire and Rubber Company who work in Memphis, Tennessee

Merging Field of Membership: Employees of W. R. Grace & Company who work in Memphis, Tennessee;

7532	3	TUSCALOOSA V A TUSCALOOSA, AL	\$31,686,571.00	17684	YORK CITIZENS YORK, AL	\$168,195.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Employees of the U.S. Veterans Hospital in Tuscaloosa, Alabama and six other SEGs.

Merging Field of Membership: Persons who live, work, or worship in Sumter County, Alabama.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

68481	4	CINCO FAMILY FINANCIAL CENTER CINCINNATI, OH	\$114,548,759.00	68307	ALLIANCE CINCINNATI, OH	\$8,128,324.00	POOR FINANCIAL CONDITION AND EXPANDED SERVICES
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Continuing Field of Membership: Persons who live or work in Hamilton County, Ohio; and a number of select employee groups.

Merging Field of Membership: Employees of, active and associate physicians on staff, and volunteers at Health Alliance, parent company of Jewish Hospital Systems, Inc., who work in Cincinnati, Ohio,

18944	4	ROCK VALLEY LOVES PARK, IL	\$61,381,335.00	60303	BARNES DRILL EMPLOYEES ROCKFORD, IL	\$468,586.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Persons who live, work, worship, or go to school in and businesses and other legal entities in Winnebago County in Illinois

Merging Field of Membership: Employees of Barnes Manufacturing Company in Rockford, Illinois.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

96069	4	CREDIT UNION 1 RANTOUL, IL	\$320,368,453.00	60350	CHICAGO FIRST CHICAGO, IL	\$16,297,946.00	EXPANDED SERVICES
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Continuing Field of Membership: Chunute Area Industrial Development Council, Inc. and numerous associations and employees groups throughout Illinois

Merging Field of Membership: The following associations: Holy Trinity Parish, Chicago Convention & Tourism Bureau, Inc., United Child Care Network, Inc., Chicago Women in Publishing, Chicago Dance Coalition, Illinois Nurses Association, Northern American Employees Benefits association, and employees of numerous SEGs in Chicago.

60390	4	TEE-PAK DANVILLE, IL	\$13,800,932.00	65765	COMMERCIAL NEWS DANVILLE, IL	\$692,355.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees of Tee-Pak, Northeast elementary Magnet School, and Jackson Plastics, Inc.

Merging Field of Membership: Employees of the Commercial News

62128	4	SPARTAN STORES WYOMING, MI	\$6,180,736.00	63290	EMP. OF KEEBLER CO. GRAND RAP BAKER WYOMING, MI	\$2,845,257.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of Spartan Stores, Inc. and subsidiaries thereof who are employed in Grand Rapids, Michigan; employees and owner of retail stores associated with Spartan Stores, Inc. that will grant payroll deduction to the credit union.

Merging Field of Membership: Employees of the Keebler Company/Grand Rapids Bakery, a division of United Biscuits (Holding) plc, who work in the State of Michigan.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

60279	4	SIU CARBONDALE, IL	\$82,828,987.00	19607	IBEW-702 WEST FRANKFORT, IL	\$1,302,890.00	EXPANDED SERVICES
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Continuing Field of Membership: Employees and students of Southern Illinois University; SIU Foundation; SIU Alumni Assn.; employees and students of John A. Logan Collete; Employees of Center for Comprehensive Studies; Carbondale Clinic; Williamson County; Gateway Youth Care Foundation;

Merging Field of Membership: Regular members of Local 702, International Brotherhood of Electrical Workers, plus standard wording.

64056	4	COUNTY CLAYTON, MO	\$17,729,565.00	67769	MID-COUNTY FAMILY ST. LOUIS, MO	\$240,198.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: Person who work or reside in zip codes 63105 and 63124 plus various SEGs.

Merging Field of Membership: Persons, societies, associations, co-partnerships, and corporations who are registered members, employed by, or affiliated with St. Rita, Christ the King, St. William, and St. Blaise Parishes.

60910	4	WESTERN COLUMBUS, OH	\$47,149,297.00	61087	RANCO EMPLOYEES' PLAIN CITY, OH	\$6,662,561.00	
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Continuing Field of Membership: Employees of companies where locals of the U.A.W. Region 2-A is the primary bargaining union; employees of service organizations within the confines of such companies; and businesses within the geographic boundaries described in the charter.

Merging Field of Membership: Employees of Ranco Company who work in or are paid from Columbus, Ohio.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

2226	5	SUNWEST PHOENIX, AZ	\$284,451,580.00	22264	EAGLEVIEW KINGMAN, AZ	\$5,484,657.00	INABILITY TO OBTAIN OFFICIALS
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Continuing Field of Membership: persons who live, work, worship or attend school in Maricopa County, Arizona

Merging Field of Membership: employees of Citizen's Utilities who work in the United States

22130	5	MY BEDFORD, TX	\$24,629,697.00	63298	J&J EMPLOYEES SHERMAN, TX	\$6,624,701.00	
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Continuing Field of Membership: Employees of Miller Brewing in Fort Worth, Texas, plus numerous other SEGs.

Merging Field of Membership: Employees of Johnson and Johnson who work in Sherman, Texas

2285	5	ADVANCIAL DALLAS, TX	\$594,491,803.00	65049	ROCKY MOUNTAIN EMPLOYEES CENTENNIAL, CO	\$4,331,652.00	LOSS / DECLINING FIELD OF MEMBERSHIP
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Continuing Field of Membership: Employees of British Petroleum, ARCO, Atlantic Richfield and their subsidiaries and numerous oil industry related support companies.

Merging Field of Membership: Employees of Conoco and Phillips Petroleum companies.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

67494	5	THE EDUCATION AMARILLO, TX	\$94,068,595.00	60817	THD DISTRICT 4 AMARILLO, TX	\$1,485,186.00	EXPANDED SERVICES
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Continuing Field of Membership: FISCU

Merging Field of Membership: FISCU

95052	6	SOUTH BAY REDONDO BEACH, CA	\$58,198,616.00	65679	DOMINGUEZ WATER EMPLOYEES FAIRBANKS, AK	\$138,311.00	POOR FINANCIAL CONDITION
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Continuing Field of Membership: Numerous small group additions and residents of roughly 71 zip codes in southern California.

Merging Field of Membership: Employees of Dominguez Water Corporation.

66157	6	CREDIT UNION 1 ANCHORAGE, AK	\$425,970,830.00	66217	NORTH COUNTRY FAIRBANKS, AK	\$24,616,236.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live or work in the state of Alaska.

Merging Field of Membership: Persons who live or work in Fairbanks or Nome, Alaska.

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

68271	6	TWIN COUNTY OLYMPIA, WA	\$461,116,088.00	7071	POWER-TECH VANCOUVER, WA	\$26,420,843.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live or work within Grays Harbor County or within multiple school districts in the state of Washington, and numerous select employer groups.

Merging Field of Membership: Employees and commissioners of Clark County Public Utility District No. 1 in Clark County, Washington, and select employer groups.

11609	6	SUNNYVALE SUNNYVALE, CA	\$19,766,095.00	13620	SESE SUNNUVALE, CA	\$2,247,021.00	EXPANDED SERVICES
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Continuing Field of Membership: Regular, fulltime classified employees of the City of Sunnyvale, CA who work therein; employees of the Sunnyvale School District who work in Sunnyvale, CA.

Merging Field of Membership: Employees of the Sunnyvale Elementary School District who work in Sunnyvale, CA.

11504	6	OREGON COQUILLE, OR	\$142,511,957.00	68333	WASHCO COMMUNITY HILLSBORO, OR	\$23,550,966.00	EXPANDED SERVICES
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Continuing Field of Membership: Persons who live, work, worship, and attend school in, and businesses and other legal entities located in Washington County, OR, and underserved area additions.

Merging Field of Membership: Persons who live or work in Washington County, Oregon.

CHARTER CONVERSION: STATE TO FEDERAL

INSURANCE REPORT OF ACTIVITY - DETAIL

Tuesday, September 30, 2003

Charter No.	Region	Name and Location	Assets	Date of Action
68478 / 24705	1	STAMFORD STAMFORD, CT	\$49,904,466	9/19/2003
24707 / 24707	1	INSURANCE SERVICES PORTLAND, ME	\$6,883,933	9/30/2003
68282 / 24703	3	RAILROAD & INDUSTRIAL TAMPA, FL	\$133,301,759	9/3/2003